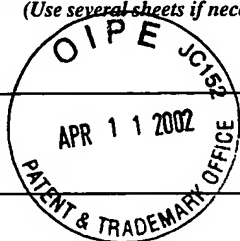


Atty. Docket No.
CITI0243Serial No.
10/028,718

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

Applicant
Grigor MARKARIAN, et al.Filing Date
December 28, 2001Group
2161RECEIVED
APR 16 2002
Technology Center 2100

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
DB	6,167,253	12/26/2000	Farris, et al.	455	412	12/24/97
DB	6,138,158	10/24/2000	Boyle, et al.	709	225	4/30/98
DB	6,094,681	7/25/2000	Shaffer, et al.	709	224	3/31/98
DB	6,078,820	6/20/2000	Wells, et al.	455	466	7/6/99
DB	6,055,513	4/25/2000	Katz, et al.	705	26	3/11/98
DB	6,049,698	4/11/2000	Capers, Jr., et al.	455	38.2	12/23/97
DB	6,035,104	3/7/2000	Zahariev	395	200.33	6/28/96
DB	5,959,543	9/28/99	LaPorta, et al.	340	825.44	8/22/96
DB	5,944,786	8/31/99	Quinn	709	206	12/4/96
DB	5,907,547	5/25/99	Foladare, et al.	370	352	10/24/96
DB	5,875,302	2/23/99	Obhan	395	200.55	5/6/97
DB	5,790,790	8/4/98	Smith, et al.	395	200.36	10/24/96
DB	5,745,689	4/28/98	Yaeger, et al.	395	200.36	5/23/96
DB	5,706,211	1/6/98	Beletic, et al.	364	514 R	3/2/95

FOREIGN PATENT DOCUMENTS

--	--	--	--	--	--	--

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

DB	Sullivan, Eamonn, "Invasion-of-Privacy Fears Can Be Based on Fiction, Not Fact," V. 14, n. 23, p. 44, June 9, 1997
DB	Bonner, Paul, "Cookie Recipes for Web-Page Builders," <i>Windows Sources</i> , Vol. 4, n. 11, p. 209, November, 1997
DB	"Boost Value Added Services with SIM Application Toolkit" (A White Paper), Gemplus, October 8, 1998, 19 pp.
DB	Earls, Alan, "True Test of the Web - As the Web Moves to the Core of Business, Testing of Applications and Infrastructure is More Important Than Ever," <i>Informationweek</i> , n. 718, PGA 1, 1999

PR 1 6 2002

Serial No. 10/028,718

Page 2 of 2

Technology Center 2100

		Wolfe, Devin, "The Promise of Unified Messaging," <i>Network NA</i> , 5 pp., May 1, 1999
DB	1	Roselinsky, Milt, "Ready for Prime Time," <i>Telecommunications</i> , Vol. 33, n. 6, p. 42, June, 1999
DB	1	Varshney, Upkar, Vetter, Ronald J., and Kalakota, Ravi, "Mobile Commerce: A New Frontier" [online], [retrieved on December 28, 2000], 11 pp., Retrieved from the Internet: http://www.computer.org/computer/articles/October/Varshney/Varshney.html
DB	1	"Mobile Commerce" [online], Copyright 2000 [retrieved on December 29, 2000], 1 p., Retrieved from the Internet: http://www.3rdfrontier.com/mobilecomm.htm
DB	1	"Electronic Commerce" [online], [retrieved on December 29, 2000], 1 p., Retrieved from the Internet: http://www.3rdfrontier.com/elect.htm
DB	1	"After Singapore, India Gets 'CitiAlert'" [online], [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: http://www.banknetindia.com/issues/alert.htm
DB	1	"CitiAlert" [online], [retrieved on March 21, 2001], 1 p. (5 of 5), Retrieved from the Internet: http://www.isolv.co.in/products.html
DB	1	"Citibank Brings CitiAlert to India – Expands Remote Banking Services with India's First Internet and Mobile-Based Money Alert Service" [online], October 18, 2000 [retrieved on March 21, 2001], 2 pp., Retrieved from the Internet: http://www.isolv.co.in/citibank.html
DB	1	"Citibank Unveils CitiAlert" [online], <i>Economics Times, Mumbai</i> , October 18, 2000. Press Release October 19, 2000 [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: http://www.isolv.co.in/etcitalert.html
DB	1	"Citibank Rides on Technology with CitiAlert" [online], <i>The Financial Express, Mumbai</i> , October 18, 2000 [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: http://www.isolv.co.in/fexcitalert.html
DB	1	"You've Got Message . . . from CitiAlert" [online], Press Release, August 19, 2000, <i>India Infoline</i> , October 19, 2000 [retrieved on March 21, 2001], 2 pp., Retrieved from the Internet: http://www.isolv.co.in/infolineca.html
DB	1	"CitiConnect Escrow Service, a Web-Enabled Escrow Service from Citibank" [online], Copyright 2001 [retrieved on November 26, 2001], 5 pp., Retrieved from the Internet: http://www.citigroup.com/citigroup/net/b2b/ccon.htm
DB	1	"CitiConnect" [online], Copyright 2001 [retrieved on November 26, 2001], 1 p., Retrieved from the Internet: http://www.citissb.com/citiConnect/main.htm
DB	1	Muller-Veerse, Falk, "Mobile Commerce Report" [online], [retrieved on April 2, 2002], 79 pp., Retrieved from the Internet: http://www.durlacher.com

EXAMINER

DATE CONSIDERED

5-17-04

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.